

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

NORTH CAROLINA

FOR USE IN ALL NORTH CAROLINA ZIP CODES:

MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,625	N/A	2,290	N/A	N/A	N/A	N/A	0-64	1,807	N/A	2,543	N/A	N/A	N/A	N/A
65	932	1,133	1,288	1,188	1,192	1,342	1,194	65	1,036	1,260	1,431	1,321	1,325	1,492	1,327
66	932	1,133	1,288	1,188	1,192	1,342	1,194	66	1,036	1,260	1,431	1,321	1,325	1,492	1,327
67	978	1,188	1,354	1,246	1,251	1,401	1,253	67	1,086	1,321	1,504	1,384	1,390	1,557	1,392
68	1,021	1,243	1,414	1,302	1,308	1,458	1,310	68	1,135	1,380	1,570	1,448	1,453	1,620	1,455
69	1,065	1,296	1,474	1,359	1,363	1,516	1,365	69	1,184	1,439	1,638	1,509	1,514	1,684	1,517
70	1,109	1,348	1,536	1,414	1,418	1,576	1,421	70	1,231	1,498	1,707	1,570	1,576	1,752	1,579
71	1,150	1,399	1,600	1,468	1,473	1,640	1,475	71	1,279	1,555	1,777	1,630	1,637	1,822	1,640
72	1,193	1,452	1,663	1,522	1,528	1,704	1,530	72	1,325	1,612	1,849	1,690	1,697	1,893	1,700
73	1,234	1,501	1,728	1,574	1,580	1,770	1,583	73	1,372	1,668	1,921	1,749	1,756	1,967	1,758
74	1,276	1,551	1,789	1,626	1,633	1,829	1,636	74	1,417	1,724	1,988	1,808	1,815	2,032	1,817
75	1,316	1,601	1,849	1,679	1,684	1,887	1,687	75	1,462	1,778	2,054	1,865	1,872	2,097	1,874
76	1,356	1,648	1,904	1,728	1,735	1,941	1,738	76	1,506	1,832	2,116	1,920	1,928	2,157	1,930
77	1,394	1,695	1,958	1,777	1,784	1,992	1,787	77	1,549	1,883	2,176	1,974	1,982	2,214	1,986
78	1,431	1,740	2,009	1,824	1,832	2,041	1,834	78	1,589	1,933	2,233	2,027	2,035	2,268	2,038
79	1,464	1,780	2,057	1,867	1,873	2,088	1,876	79	1,626	1,978	2,286	2,074	2,081	2,320	2,085
80	1,495	1,819	2,101	1,908	1,914	2,130	1,918	80	1,662	2,022	2,334	2,119	2,127	2,367	2,131
81	1,526	1,855	2,143	1,946	1,953	2,171	1,956	81	1,695	2,062	2,382	2,162	2,170	2,412	2,174
82	1,553	1,890	2,184	1,981	1,988	2,210	1,992	82	1,726	2,100	2,426	2,201	2,210	2,455	2,214
83	1,579	1,921	2,221	2,014	2,022	2,244	2,025	83	1,755	2,135	2,468	2,238	2,247	2,493	2,250
84	1,603	1,950	2,256	2,044	2,052	2,276	2,056	84	1,781	2,167	2,507	2,271	2,280	2,529	2,284
85	1,625	1,978	2,290	2,073	2,081	2,308	2,084	85	1,807	2,197	2,543	2,304	2,312	2,564	2,316
86	1,647	2,004	2,318	2,101	2,109	2,336	2,113	86	1,831	2,227	2,575	2,334	2,344	2,595	2,347
87	1,666	2,026	2,345	2,125	2,133	2,362	2,137	87	1,852	2,252	2,606	2,361	2,369	2,624	2,374
88	1,683	2,048	2,370	2,147	2,156	2,388	2,158	88	1,871	2,275	2,633	2,385	2,395	2,653	2,399
89	1,700	2,067	2,391	2,167	2,176	2,409	2,178	89	1,888	2,296	2,657	2,407	2,417	2,677	2,421
90	1,714	2,084	2,410	2,185	2,194	2,426	2,197	90	1,904	2,316	2,678	2,428	2,438	2,696	2,442
91	1,727	2,100	2,427	2,202	2,211	2,442	2,214	91	1,919	2,334	2,697	2,447	2,457	2,713	2,461
92	1,739	2,116	2,442	2,218	2,227	2,457	2,231	92	1,932	2,351	2,713	2,464	2,474	2,729	2,479
93	1,751	2,130	2,456	2,233	2,241	2,470	2,245	93	1,946	2,366	2,728	2,480	2,490	2,745	2,495
94	1,762	2,143	2,468	2,248	2,255	2,481	2,259	94	1,958	2,382	2,743	2,497	2,506	2,757	2,511
95	1,773	2,157	2,479	2,260	2,269	2,491	2,272	95	1,969	2,396	2,753	2,512	2,521	2,767	2,525
96	1,782	2,167	2,487	2,272	2,281	2,500	2,285	96	1,980	2,408	2,764	2,525	2,535	2,778	2,538
97	1,789	2,176	2,495	2,282	2,290	2,508	2,294	97	1,987	2,418	2,772	2,535	2,545	2,786	2,549
98	1,796	2,184	2,501	2,290	2,298	2,516	2,302	98	1,995	2,426	2,779	2,544	2,554	2,796	2,557
99	1,799	2,189	2,505	2,294	2,304	2,519	2,308	99	1,999	2,432	2,784	2,550	2,559	2,800	2,563

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

Quarterly: 1/4

Monthly: 1/12

**FAMILY LIFE INSURANCE COMPANY
 MEDICARE STANDARD ANNUAL ATTAINED AGE PREMIUMS
 RATES EFFECTIVE 1/1/09**

NORTH CAROLINA

FOR USE IN ALL NORTH CAROLINA ZIP CODES:

FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	1,414	N/A	1,990	N/A	N/A	N/A	N/A	0-64	1,571	N/A	2,212	N/A	N/A	N/A	N/A
65	810	985	1,120	1,034	1,037	1,167	1,038	65	901	1,095	1,245	1,148	1,152	1,297	1,154
66	810	985	1,120	1,034	1,037	1,167	1,038	66	901	1,095	1,245	1,148	1,152	1,297	1,154
67	849	1,034	1,177	1,084	1,088	1,219	1,090	67	944	1,149	1,308	1,204	1,208	1,354	1,210
68	888	1,080	1,229	1,132	1,137	1,267	1,139	68	987	1,201	1,366	1,259	1,264	1,409	1,265
69	926	1,127	1,283	1,181	1,186	1,318	1,188	69	1,029	1,251	1,425	1,312	1,317	1,465	1,320
70	963	1,172	1,336	1,229	1,234	1,371	1,236	70	1,071	1,302	1,485	1,366	1,371	1,523	1,373
71	1,000	1,217	1,391	1,276	1,281	1,426	1,283	71	1,112	1,353	1,546	1,417	1,423	1,584	1,426
72	1,037	1,262	1,447	1,323	1,328	1,482	1,330	72	1,152	1,402	1,607	1,470	1,475	1,646	1,478
73	1,074	1,305	1,503	1,369	1,374	1,539	1,377	73	1,192	1,451	1,670	1,521	1,527	1,710	1,530
74	1,110	1,349	1,556	1,415	1,420	1,590	1,422	74	1,232	1,499	1,729	1,572	1,578	1,767	1,580
75	1,145	1,392	1,607	1,459	1,465	1,641	1,467	75	1,271	1,547	1,786	1,622	1,627	1,823	1,630
76	1,178	1,434	1,656	1,503	1,509	1,688	1,511	76	1,309	1,593	1,840	1,670	1,676	1,875	1,679
77	1,211	1,473	1,702	1,546	1,551	1,732	1,553	77	1,346	1,638	1,891	1,717	1,723	1,925	1,726
78	1,244	1,513	1,747	1,587	1,592	1,775	1,595	78	1,382	1,682	1,941	1,762	1,770	1,972	1,773
79	1,273	1,549	1,789	1,624	1,629	1,815	1,632	79	1,415	1,720	1,987	1,803	1,811	2,018	1,814
80	1,301	1,582	1,827	1,659	1,665	1,853	1,667	80	1,445	1,758	2,030	1,843	1,850	2,059	1,853
81	1,326	1,614	1,864	1,692	1,699	1,888	1,701	81	1,474	1,793	2,071	1,880	1,887	2,098	1,890
82	1,351	1,644	1,899	1,722	1,729	1,921	1,732	82	1,501	1,826	2,110	1,914	1,922	2,135	1,925
83	1,374	1,670	1,931	1,752	1,758	1,951	1,761	83	1,526	1,856	2,146	1,946	1,953	2,168	1,956
84	1,394	1,696	1,962	1,777	1,784	1,980	1,787	84	1,549	1,884	2,180	1,975	1,983	2,199	1,986
85	1,414	1,720	1,990	1,803	1,810	2,007	1,813	85	1,571	1,910	2,212	2,004	2,011	2,230	2,014
86	1,433	1,742	2,016	1,827	1,834	2,031	1,837	86	1,592	1,936	2,240	2,030	2,038	2,256	2,041
87	1,449	1,762	2,039	1,848	1,854	2,054	1,857	87	1,609	1,958	2,266	2,053	2,061	2,282	2,064
88	1,464	1,781	2,061	1,867	1,874	2,077	1,877	88	1,626	1,979	2,290	2,075	2,082	2,308	2,086
89	1,477	1,797	2,080	1,884	1,891	2,095	1,894	89	1,642	1,997	2,310	2,094	2,101	2,328	2,105
90	1,491	1,813	2,096	1,900	1,908	2,110	1,910	90	1,656	2,014	2,328	2,112	2,119	2,345	2,123
91	1,502	1,827	2,111	1,915	1,923	2,123	1,926	91	1,668	2,030	2,345	2,128	2,136	2,360	2,139
92	1,512	1,840	2,123	1,929	1,936	2,137	1,939	92	1,681	2,044	2,360	2,143	2,152	2,373	2,155
93	1,523	1,852	2,136	1,942	1,948	2,148	1,952	93	1,692	2,058	2,373	2,157	2,165	2,386	2,169
94	1,532	1,864	2,146	1,954	1,962	2,158	1,965	94	1,702	2,071	2,385	2,172	2,179	2,398	2,183
95	1,541	1,875	2,155	1,966	1,973	2,166	1,976	95	1,713	2,083	2,394	2,184	2,193	2,406	2,195
96	1,549	1,885	2,163	1,976	1,984	2,174	1,986	96	1,721	2,094	2,403	2,195	2,204	2,416	2,207
97	1,556	1,892	2,169	1,984	1,991	2,181	1,995	97	1,728	2,102	2,410	2,204	2,213	2,423	2,216
98	1,561	1,899	2,175	1,991	1,998	2,188	2,002	98	1,735	2,110	2,417	2,212	2,220	2,431	2,224
99	1,565	1,903	2,178	1,995	2,003	2,191	2,006	99	1,739	2,115	2,421	2,217	2,226	2,435	2,229

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

Modal Factors:

Semi Annual: 1/2

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MEDICARE STANDARD MONTHLY ATTAINED AGE PREMIUMS
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NORTH CAROLINA

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MALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	135.42	N/A	190.83	N/A	N/A	N/A	N/A	0-64	150.58	N/A	211.92	N/A	N/A	N/A	N/A
65	77.67	94.42	107.33	99.00	99.33	111.83	99.50	65	86.33	105.00	119.25	110.08	110.42	124.33	110.58
66	77.67	94.42	107.33	99.00	99.33	111.83	99.50	66	86.33	105.00	119.25	110.08	110.42	124.33	110.58
67	81.50	99.00	112.83	103.83	104.25	116.75	104.42	67	90.50	110.08	125.33	115.33	115.83	129.75	116.00
68	85.08	103.58	117.83	108.50	109.00	121.50	109.17	68	94.58	115.00	130.83	120.67	121.08	135.00	121.25
69	88.75	108.00	122.83	113.25	113.58	126.33	113.75	69	98.67	119.92	136.50	125.75	126.17	140.33	126.42
70	92.42	112.33	128.00	117.83	118.17	131.33	118.42	70	102.58	124.83	142.25	130.83	131.33	146.00	131.58
71	95.83	116.58	133.33	122.33	122.75	136.67	122.92	71	106.58	129.58	148.08	135.83	136.42	151.83	136.67
72	99.42	121.00	138.58	126.83	127.33	142.00	127.50	72	110.42	134.33	154.08	140.83	141.42	157.75	141.67
73	102.83	125.08	144.00	131.17	131.67	147.50	131.92	73	114.33	139.00	160.08	145.75	146.33	163.92	146.50
74	106.33	129.25	149.08	135.50	136.08	152.42	136.33	74	118.08	143.67	165.67	150.67	151.25	169.33	151.42
75	109.67	133.42	154.08	139.92	140.33	157.25	140.58	75	121.83	148.17	171.17	155.42	156.00	174.75	156.17
76	113.00	137.33	158.67	144.00	144.58	161.75	144.83	76	125.50	152.67	176.33	160.00	160.67	179.75	160.83
77	116.17	141.25	163.17	148.08	148.67	166.00	148.92	77	129.08	156.92	181.33	164.50	165.17	184.50	165.50
78	119.25	145.00	167.42	152.00	152.67	170.08	152.83	78	132.42	161.08	186.08	168.92	168.58	189.00	169.83
79	122.00	148.33	171.42	155.58	156.08	174.00	156.33	79	135.50	164.83	190.50	172.83	173.42	193.33	173.75
80	124.58	151.58	175.08	159.00	159.50	177.50	159.83	80	138.50	168.50	194.50	176.58	177.25	197.25	177.58
81	127.17	154.58	178.58	162.17	162.75	180.92	163.00	81	141.25	171.83	198.50	180.17	180.83	201.00	181.17
82	129.42	157.50	182.00	165.08	165.67	184.17	166.00	82	143.83	175.00	202.17	183.42	184.17	204.58	184.50
83	131.58	160.08	185.08	167.83	168.50	187.00	168.75	83	146.25	177.92	205.67	186.50	187.25	207.75	187.50
84	133.58	162.50	188.00	170.33	171.00	189.67	171.33	84	148.42	180.58	208.92	189.25	190.00	210.75	190.33
85	135.42	164.83	190.83	172.75	173.42	192.33	173.67	85	150.58	183.08	211.92	192.00	192.67	213.67	193.00
86	137.25	167.00	193.17	175.08	175.75	194.67	176.08	86	152.58	185.58	214.58	194.50	195.33	216.25	195.58
87	138.83	168.83	195.42	177.08	177.75	196.83	178.08	87	154.33	187.67	217.17	196.75	197.42	218.67	197.83
88	140.25	170.67	197.50	178.92	179.67	199.00	179.83	88	155.92	189.58	219.42	198.75	199.58	221.08	199.92
89	141.67	172.25	199.25	180.58	181.33	200.75	181.50	89	157.33	191.33	221.42	200.58	201.42	223.08	201.75
90	142.83	173.67	200.83	182.08	182.83	202.17	183.08	90	158.67	193.00	223.17	202.33	203.17	224.67	203.50
91	143.92	175.00	202.25	183.50	184.25	203.50	184.50	91	159.92	194.50	224.75	203.92	204.75	226.08	205.08
92	144.92	176.33	203.50	184.83	185.58	204.75	185.92	92	161.00	195.92	226.08	205.33	206.17	227.42	206.58
93	145.92	177.50	204.67	186.08	186.75	205.83	187.08	93	162.17	197.17	227.33	206.67	207.50	228.75	207.92
94	146.83	178.58	205.67	187.33	187.92	206.75	188.25	94	163.17	198.50	228.58	208.08	208.83	229.75	209.25
95	147.75	179.75	206.58	188.33	189.08	207.58	189.33	95	164.08	199.67	229.42	209.33	210.08	230.58	210.42
96	148.50	180.58	207.25	189.33	190.08	208.33	190.42	96	165.00	200.67	230.33	210.42	211.25	231.50	211.50
97	149.08	181.33	207.92	190.17	190.83	209.00	191.17	97	165.58	201.50	231.00	211.25	212.08	232.17	212.42
98	149.67	182.00	208.42	190.83	191.50	209.67	191.83	98	166.25	202.17	231.58	212.00	212.83	233.00	213.08
99	149.92	182.42	208.75	191.17	192.00	209.92	192.33	99	166.58	202.67	232.00	212.50	213.25	233.33	213.58

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93

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RATES EFFECTIVE 1/1/09

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FEMALE RATES

Attained Age	Non-Tobacco User							Attained Age	Standard						
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G
0-64	117.83	N/A	165.83	N/A	N/A	N/A	N/A	0-64	130.92	N/A	184.33	N/A	N/A	N/A	N/A
65	67.50	82.08	93.33	86.17	86.42	97.25	86.50	65	75.08	91.25	103.75	95.67	96.00	108.08	96.17
66	67.50	82.08	93.33	86.17	86.42	97.25	86.50	66	75.08	91.25	103.75	95.67	96.00	108.08	96.17
67	70.75	86.17	98.08	90.33	90.67	101.58	90.83	67	78.67	95.75	109.00	100.33	100.67	112.83	100.83
68	74.00	90.00	102.42	94.33	94.75	105.58	94.92	68	82.25	100.08	113.83	104.92	105.33	117.42	105.42
69	77.17	93.92	106.92	98.42	98.83	109.83	99.00	69	85.75	104.25	118.75	109.33	109.75	122.08	110.00
70	80.25	97.67	111.33	102.42	102.83	114.25	103.00	70	89.25	108.50	123.75	113.83	114.25	126.92	114.42
71	83.33	101.42	115.92	106.33	106.75	118.83	106.92	71	92.67	112.75	128.83	118.08	118.58	132.00	118.83
72	86.42	105.17	120.58	110.25	110.67	123.50	110.83	72	96.00	116.83	133.92	122.50	122.92	137.17	123.17
73	89.50	108.75	125.25	114.08	114.50	128.25	114.75	73	99.33	120.92	139.17	126.75	127.25	142.50	127.50
74	92.50	112.42	129.67	117.92	118.33	132.50	118.50	74	102.67	124.92	144.08	131.00	131.50	147.25	131.67
75	95.42	116.00	133.92	121.58	122.08	136.75	122.25	75	105.92	128.92	148.83	135.17	135.58	151.92	135.83
76	98.17	119.50	138.00	125.25	125.75	140.67	125.92	76	109.08	132.75	153.33	139.17	139.67	156.25	139.92
77	100.92	122.75	141.83	128.83	129.25	144.33	129.42	77	112.17	136.50	157.58	143.08	143.58	160.42	143.83
78	103.67	126.08	145.58	132.25	132.67	147.92	132.92	78	115.17	140.17	161.75	146.83	147.50	164.33	147.75
79	106.08	129.08	149.08	135.33	135.75	151.25	136.00	79	117.92	143.33	165.58	150.25	150.92	168.17	151.17
80	108.42	131.83	152.25	138.25	138.75	154.42	138.92	80	120.42	146.50	169.17	153.58	154.17	171.58	154.42
81	110.50	134.50	155.33	141.00	141.58	157.33	141.75	81	122.83	149.42	172.58	156.67	157.25	174.83	157.50
82	112.58	137.00	158.25	143.50	144.08	160.08	144.33	82	125.08	152.17	175.83	159.50	160.17	177.92	160.42
83	114.50	139.17	160.92	146.00	146.50	162.58	146.75	83	127.17	154.67	178.83	162.17	162.75	180.67	163.00
84	116.17	141.33	163.50	148.08	148.67	165.00	148.92	84	129.08	157.00	181.67	164.58	165.25	183.25	165.50
85	117.83	143.33	165.83	150.25	150.83	167.25	151.08	85	130.92	159.17	184.33	167.00	167.58	185.83	167.83
86	119.42	145.17	168.00	152.25	152.83	169.25	153.08	86	132.67	161.33	186.67	169.17	169.83	188.00	170.08
87	120.75	146.83	169.92	154.00	154.50	171.17	154.75	87	134.08	163.17	188.83	171.08	171.75	190.17	172.00
88	122.00	148.42	171.75	155.58	156.17	173.08	156.42	88	135.50	164.92	190.83	172.92	173.50	192.33	173.83
89	123.08	149.75	173.33	157.00	157.58	174.58	157.83	89	136.83	166.42	192.50	174.50	175.08	194.00	175.42
90	124.25	151.08	174.67	158.33	159.00	175.83	159.17	90	138.00	167.83	194.00	176.00	176.58	195.42	176.92
91	125.17	152.25	175.92	159.58	160.25	176.92	160.50	91	139.00	169.17	195.42	177.33	178.00	196.67	178.25
92	126.00	153.33	176.92	160.75	161.33	178.08	161.58	92	140.08	170.33	196.67	178.58	179.33	197.75	179.58
93	126.92	154.33	178.00	161.83	162.33	179.00	162.67	93	141.00	171.50	197.75	179.75	180.42	198.83	180.75
94	127.67	155.33	178.83	162.83	163.50	179.83	163.75	94	141.83	172.58	198.75	181.00	181.58	199.83	181.92
95	128.42	156.25	179.58	163.83	164.42	180.50	164.67	95	142.75	173.58	199.50	182.00	182.75	200.50	182.92
96	129.08	157.08	180.25	164.67	165.33	181.17	165.50	96	143.42	174.50	200.25	182.92	183.67	201.33	183.92
97	129.67	157.67	180.75	165.33	165.92	181.75	166.25	97	144.00	175.17	200.83	183.67	184.42	201.92	184.67
98	130.08	158.25	181.25	165.92	166.50	182.33	166.83	98	144.58	175.83	201.42	184.33	185.00	202.58	185.33
99	130.42	158.58	181.50	166.25	166.92	182.58	167.17	99	144.92	176.25	201.75	184.75	185.50	202.92	185.75

(Add \$25 One-time Policy Fee)

Spousal Discount Factor: .93